

Spend but not

How much should he spend for that Christmas gift?

'Christmas is a time of gift-giving to express affection and consideration. It should not, despite increasing commercialization, become a time for embarrassment over one's financial plight or for worsening that situation by going into debt to buy gifts to impress people.'



The season is fast approaching for digging into the wallet and driving out hard-earned cash for Christmas gifts.

For some, the annual ritual is a joy; for others it is more of a job.

Persons on a budget find it increasingly difficult to spread Christmas Club dollars among members of a growing family with any leftovers for new friends.

Even the affluent, who once cantered carefree from boutique to boutique for latest fashions, are getting a dollop of holiday spending.

How much should you spend?

Of course, there is no set rule or golden percentage of annual income designated for rich Aunt

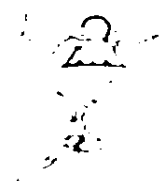
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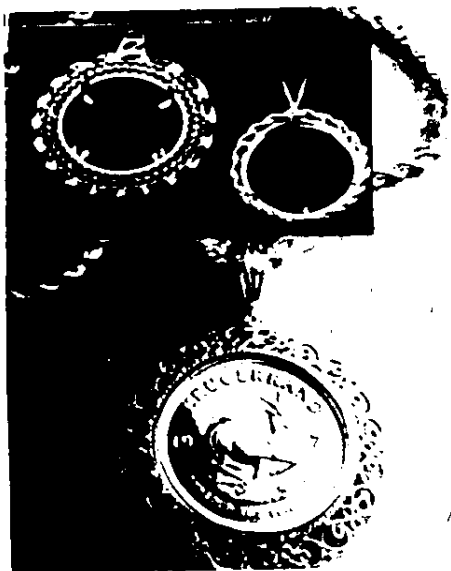


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